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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/797,143	03/11/2004	Han Chen	26152-535	6054

35437 7590 04/16/2008
MINTZ LEVIN COHN FERRIS GLOVSKY & POPEO
ATTN: PATENT INTAKE CUSTOMER NO. 35437
ONE FINANCIAL CENTER
BOSTON, MA 02111

EXAMINER

LE, LINH GIANG

ART UNIT	PAPER NUMBER
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3626

MAIL DATE	DELIVERY MODE
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04/16/2008

PAPER

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Office Action Summary	Application No.	Applicant(s)	
	10/797,143	CHEN ET AL.	
	Examiner	Art Unit	
	MICHELLE LE	3626	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) Responsive to communication(s) filed on 09 January 2008.
 2a) This action is **FINAL**. 2b) This action is non-final.
 3) Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) Claim(s) 15-30 is/are pending in the application.
 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
 5) Claim(s) _____ is/are allowed.
 6) Claim(s) 15-30 is/are rejected.
 7) Claim(s) _____ is/are objected to.
 8) Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) The specification is objected to by the Examiner.
 10) The drawing(s) filed on 11 March 2004 is/are: a) accepted or b) objected to by the Examiner.
 Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
 Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
 11) The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
 a) All b) Some * c) None of:
 1. Certified copies of the priority documents have been received.
 2. Certified copies of the priority documents have been received in Application No. _____.
 3. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- | | |
|--|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892) | 4) <input type="checkbox"/> Interview Summary (PTO-413) |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | Paper No(s)/Mail Date. _____ . |
| 3) <input checked="" type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08) | 5) <input type="checkbox"/> Notice of Informal Patent Application |
| Paper No(s)/Mail Date <u>010908</u> . | 6) <input type="checkbox"/> Other: _____ . |

DETAILED ACTION

Notice to Applicant

1. This communication is in response to application filed 09 January 2008. As per Applicant's Petition to Make Special and election of claims 15-30, claims 15-30 remain pending.

Claim Rejections - 35 USC § 103

2. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

3. Claims 15-30 are rejected under 35 U.S.C. 103(a) as being unpatentable over (Colica; 2002/0188556) in view of von Kaenel (7,101,285).

4. As per claim 15, Colica teaches an exposure analyzing method, comprising the steps of:

determining a concentration of exposure using a financial perspective to determine exposure for an exposure location; and generating an output (Colica; 151 and 152).

Colica does not expressly teach defining parameters. However this is well known in the art as evidenced by von Kaenel. In particular von Kaenel teaches analysis based on geospatial information and the ability to do various queries for various

analyses (Von Kaenel; Col. 17, lines 38-67). Since the claimed invention is merely a combination of old elements, and in the combination each element merely would have performed the same function as it did separately, and one of ordinary skill in the art would have recognized that the results of the combination were predictable.

5. As per claim 16, Von Kaenel teaches defining parameters includes the step of defining a region of interest (Von Kaenel; Col. 17, lines 38-67).
6. As per claim 17, Colica teaches financial perspective defines net exposure for an exposure location (Colica; paras. 151-152).
7. As per claim 18, Colica does not expressly teach wherein the step for determining the concentration of exposure by exhaustive search approach. However this is an obvious variant of the Colica teachings. In particular, Colica teaches a wide variety of types of analysis may be performed on data collected (Colica; Pg. 8, para. 108). One of ordinary skill in the art would recognize the “exhaustive search approach” to be a type of analysis performed on the data. One of ordinary skill in the art would modify the Colica teachings with the motivation of efficiently, accurately and effectively track exposures of a business (Colica; Pg. 1, para. 3).

8. As per claim 19, von Kaenel teaches wherein the exhaustive search approach comprises the step of defining a boundary for an area of analysis (Von Kaenel; Col. 16, lines 43-59, Col. 17, lines 38-67).
9. As per claims 20 and 21, von Kaenel teaches wherein the exhaustive search approach comprises the step of creating a grid and wherein the grid may be created by defining grid cell dimensions (Von Kaenel; Col. 16, lines 43-59, Col. 17, lines 38-67).
10. As per claim 22, von Kaenel teaches wherein the exhaustive search approach comprises a step of defining a boundary for an area of analysis (Von Kaenel; Col. 16, lines 43-59, Col. 17, lines 38-67).
11. As per claim 23, von Kaenel teaches wherein the boundary is a circle (Von Kaenel; Col. 16, lines 43-59, Col. 17, lines 38-67).
12. As per claim 24, von Kaenel teaches wherein the step for determining a concentration of exposure comprises a step for determining exposure for an area of analysis based on the sum of exposures of exposure locations located within an area of analysis (Von Kaenel; Col. 16, lines 43-59, Col. 17, lines 38-67).

13. As per claim 25 von Kaenel teaches wherein the step of defining parameters comprises of a step for defining a results parameter (Von Kaenel; Col. 16, lines 43-59, Col. 17, lines 38-67).

14. As per claim 26, von Kaenel teaches wherein results parameter defines a format for an output, the format is at least one of text, graphical and mapped (Von Kaenel; Col. 16, lines 43-59, Col. 17, lines 38-67).

15. As per claim 27, Colica teaches further comprising a step for capturing data relating to at least one of policies, accounts, location, treaty, exposure, and financial perspective (Colica; paras. 151-152)

16. As per claim 28, Colica teaches wherein the step of determining concentration of exposure is by an analytical method (Colica; para. 155).

17. As per claim 29, Colica does not expressly teach wherein the analytical approach includes use of equations:

$$(F_y(X_i+D_x, Y_j + D_y) - F_y(X_i+D_x, Y_j - D_y)) - (F_y(X_i-D_x, Y_j + D_y) - F_y(X_i-D_x, Y_j - D_y)) = 0$$

$$(F_x(X_i+D_x, Y_j + D_y) - F_x(X_i-D_x, Y_j + D_y)) - (F_x(X_i+D_x, Y_j - D_y) - F_x(X_i-D_x, Y_j - D_y)) = 0.$$

However, this is a variation of the Colica teachings. In particular, Colica does teach one or more analytic models or engines to generate desired data (Colica; para.

155). One of ordinary skill in the art would recognize using certain equations, such as the above expression, in order to analyze the desired data. One of ordinary skill in the art would modify the Colica teachings with the motivation of efficiently, accurately and effectively track exposures of a business (Colica; Pg. 1, para. 3).

18. As per claim 30, von Kaenel teaches determining concentration of exposure further comprises the step of comparing the exposures of two or more of area of analysis and determining the area of analysis having the highest exposure (von Kaenel; Col. 16, lines 43-59, Col. 17, lines 38-67)

Conclusion

19. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure. Gosselin teaches a method, computer usable medium, and system for analyzing media exposure (2004/0210594).

20. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Michelle Linh-Giang Le whose telephone number is 571-272-8207. The examiner can normally be reached on 8 AM - 5PM, M-F.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Luke Gilligan can be reached on 571-272-3600. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/Michelle Linh-Giang Le/
Examiner, Art Unit 3626
LLe

/C Luke Gilligan/
Supervisory Patent Examiner, Art Unit 3626